

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MONICA D GAITHER HIGGINS § Case No.: 06-13994  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2006.
- 2) This case was confirmed on 12/18/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/29/2011.
- 6) Number of months from filing to the last payment: 59
- 7) Number of months case was pending: 63
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 2,800.00
- 10) Amount of unsecured claims discharged without payment \$ 39,699.13
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 33,268.00
Less amount refunded to debtor	\$ 88.00
<b>NET RECEIPTS</b>	<b>\$ 33,180.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,094.36
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,094.36

Attorney fees paid and disclosed by debtor	\$ 500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CARMAX AUTO FINANCE	SECURED	1,000.00	2,387.96	2,341.00	2,341.00	67.59
CARMAX AUTO FINANCE	UNSECURED	1,341.00	.00	46.96	28.16	.00
WELLS FARGO BANK NA	SECURED	80,862.00	85,182.89	.00	.00	.00
ARROW FINANCIAL SERV	UNSECURED	1,099.00	NA	NA	.00	.00
ALLIED INTERSTATE	UNSECURED	115.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	10,903.00	10,903.28	10,903.28	6,544.15	.00
CB ACCOUNTS	UNSECURED	401.01	NA	NA	.00	.00
CALIFORNIA STUDENT A	UNSECURED	12,050.00	NA	NA	.00	.00
CALIFORNIA STUDENT A	UNSECURED	1,956.00	NA	NA	.00	.00
CALIFORNIA STUDENT A	UNSECURED	601.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	5,433.00	5,433.71	5,433.71	3,261.48	.00
CRED PROTECTION ASSO	UNSECURED	447.00	NA	NA	.00	.00
GEMB/PEP BOYS	UNSECURED	1,068.00	NA	NA	.00	.00
MEDICAL COLLECTION	UNSECURED	17.00	NA	NA	.00	.00
MRSI	UNSECURED	872.00	NA	NA	.00	.00
NATIONAL CREDIT ADJU	UNSECURED	2,389.00	NA	NA	.00	.00
PRT	UNSECURED	448.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	10,457.00	10,527.75	10,572.75	6,345.76	.00
WOMANCARE	UNSECURED	466.46	NA	NA	.00	.00
WELLS FARGO BANK NA	SECURED	NA	7,007.59	.00	.00	.00
ECMC	UNSECURED	NA	17,490.01	17,490.01	10,497.50	.00
INTERNAL REVENUE SER	SECURED	NA	8,310.13	.00	.00	.00
JAMES HIGGINS	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	2,341.00	2,341.00	67.59
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>2,341.00</b>	<b>2,341.00</b>	<b>67.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>44,446.71</b>	<b>26,677.05</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,094.36
Disbursements to Creditors	\$ 29,085.64

**TOTAL DISBURSEMENTS:** \$ 33,180.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.